REMARKS

The Examiner rejected claims 6-10 and 12 under 35 U.S.C. § 112 ¶2 as being indefinite. Particularly, the Examiner asserts the phrase "said display" in lines 9 and 11 of claim 6 lacks antecedent basis. Applicant has amended claim 6 such that "said display" now enjoys the requisite antecedent basis.

Regarding claim 12, the Examiner asserts that the language is unclear. Applicant respectfully disagrees. Claim 12 recites that the device of claim 11 further comprises a smart card that contains the processor and memory. This relates to one embodiment of the present invention where the device is a smart card that contains the processor and the memory. This embodiment is clearly described in the specification, and as such, Applicant believes the language of claim 12 to be clear as is. *See e.g., Spec.*, pg. 6, ll. 3-14; Figure 2. Accordingly, Applicant respectfully requests the Examiner withdraw the § 112 rejection to claim 12.

The Examiner also appears to have rejected claim 1 under 35 U.S.C. § 102(b) as being anticipated by the patent to Ozzie, the "NT Workstation Resource Kit," the article entitled "Windows NT 4.0 MCSE Study Guide" to Carter, and the TechNet article entitled "Securing Your NT Network Starts With the Basics." Applicant respectfully traverses the rejection.

Applicant notes that the Examiner has failed to put forth a legally proper § 102 rejection. Particularly, while the Examiner cites Ozzie, the Office Action is completely devoid of any evidence attributable to Ozzie that would support the § 102(b) rejection to claim 1. In fact, there is never any mention of Ozzie by the Examiner after the initial assertion. Further, the "NT Workstation Resource Kit" reference is nothing more than a screen shot of a kit apparently available to NT developers. There is no date attributable to the reference, nor does the Examiner ever attempt to provide one. As such, there is no indication that the screen shot is even valid as cited art. Moreover, the Examiner appears to cite Carter *in combination* with either the "NT Workstation Resource Kit" reference, or the TechNet article to support anticipation under § 102. With all due respect, references cannot be combined to anticipate a

claimed invention under § 102, especially when one of the references does not qualify as valid cited art.

Anticipation under § 102 requires that each and every limitation of the claim be disclosed in a single piece of prior art. The Examiner is required to specifically support the rejection using, for example, citations from each of the cited references relied upon. In this case, the Examiner has failed to provide this. The rejections are confusing at best, and as such, Applicant is unable to discern what the rejections are or what they entail. The fact is that none of the references anticipate claim 1 under § 102, and thus, Applicant respectfully requests the Examiner withdraw the references as cited art.

The Examiner also rejected claims 6, 11, and 19 under the same references and apparently for the same reasons as those stated above with respect to claim 1. For the reasons stated above, however, the § 102 rejections to each of claims 6, 11, and 19 fail.

Finally, Applicant adds new claims 20 and 21 depending from claim 19. Support for these new claims can be found in the specification as-filed, for example, on page 5 line 15 – page 6, line 13. No new matter has been added. Claim 20 further recites that the memory that stores the authentication indicia and the secure processor that prompts the user to enter and performs the secure transaction are removable. Claim 21 recites that the removable surety module is a smart card.

Applicant respectfully submits that none of the references cited by the Examiner disclose this subject matter. Accordingly, Applicant respectfully requests the allowance of claims 1-21.

Respectfully submitted,

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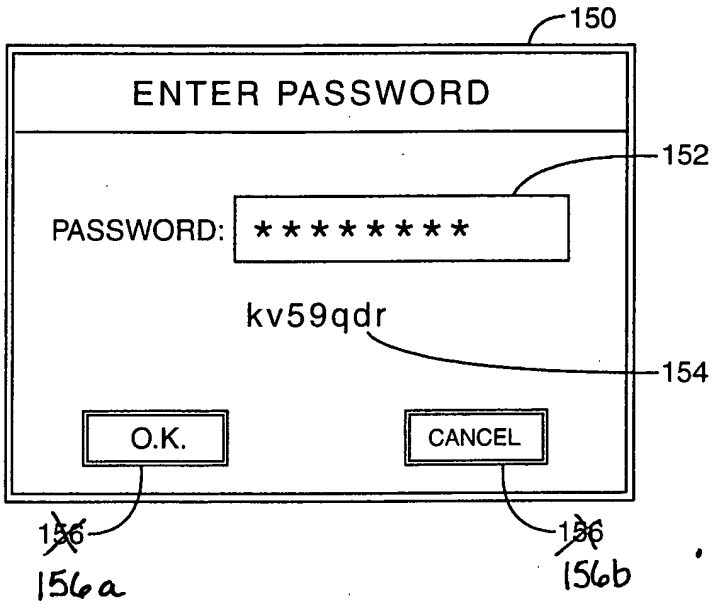

FIG. 3